

Fill in this information to identify the case:

Debtor 1 FRANK J. CEPEK

Debtor 2 REBECCA A. CEPEK  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 15-24712GLT

## Form 4100N

**Notice of Final Cure Payment**

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: FEDERAL HOME LOAN MORTGAGE CORP - Court claim no. (if known): 10

Last 4 digits of any number you use to identify the debtor's account 4 2 4 6

Property Address: 3525 DIPLOMA ST  
PITTSBURGH PA 15212

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>994.50</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>994.50</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>994.50</u>

**Part 3: Postpetition Mortgage Payment**

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$573.29

The next postpetition payment is due on

1 / 1 / 2021  
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 FRANK J. CEPEK  
Name

Case number (if known) 15-24712GLT

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

x/s/ Ronda J. Winnecour  
Signature

Date 02/10/2021

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **FRANK J. CEPEK**  
Name

Case number (if known) **15-24712GLT**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
11/21/2016	1022260	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	598.46
12/21/2016	1025603	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	396.04
				<hr/> 994.50

### **MORTGAGE REGULAR PAYMENT (Part 3)**

03/28/2016	0986712	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,499.63
04/22/2016	0990865	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	887.14
05/24/2016	0994826	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	887.27
08/26/2016	1011605	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	948.57
09/27/2016	1015546	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.29
10/26/2016	1019010	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.29
11/21/2016	1022260	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.29
12/21/2016	1025603	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.29
01/27/2017	1029136	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.29
02/24/2017	1032491	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.29
03/28/2017	1035934	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	580.29
05/25/2017	1042481	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,143.12
06/27/2017	1045885	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	577.38
07/25/2017	1049169	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	577.38
08/25/2017	1052521	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	577.38
09/26/2017	1055867	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	577.38
10/25/2017	1059202	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	577.38
11/21/2017	1062431	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	577.38
12/21/2017	1065785	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	577.38
01/25/2018	1069051	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	577.38
02/23/2018	1072210	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	577.38
03/28/2018	1075429	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	577.38
04/24/2018	1078655	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	577.38
05/25/2018	1081950	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	577.38
06/22/2018	1085049	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	577.38
07/26/2018	1088303	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	577.38
08/28/2018	1091524	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	577.38
09/25/2018	1094649	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	577.38
10/29/2018	1097910	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	577.38
11/27/2018	1101005	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	577.38
12/21/2018	1104121	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	577.38
01/25/2019	1107406	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	577.38
02/25/2019	1110622	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	577.38
03/25/2019	1113560	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	577.38
04/26/2019	1116880	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	577.38
05/24/2019	1120272	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	577.38
06/25/2019	1123678	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	577.38
07/29/2019	1127127	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	577.38
08/27/2019	1130618	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	577.38
09/24/2019	1133856	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	577.38
10/24/2019	1137250	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	490.74
11/25/2019	1140700	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	483.52
12/23/2019	1144092	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	562.83
01/28/2020	1146068	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	772.43
02/25/2020	1149558	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	577.38
03/23/2020	1153098	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	577.38
04/27/2020	1156537	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	570.50
05/26/2020	1159937	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	578.94
06/26/2020	1163336	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	564.77
07/29/2020	1166474	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	564.75
09/28/2020	1172627	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	787.27
10/26/2020	1175731	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	749.54
11/24/2020	1178811	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	593.95
12/21/2020	1181794	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	105.44
				<hr/> 34,573.84

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

FRANK J. CEPEK  
REBECCA A. CEPEK  
3525 DIPLOMA STREET  
PITTSBURGH, PA 15212

MATTHEW M HERRON ESQ  
THE DEBT DOCTORS LLC  
607 COLLEGE ST STE 101  
PITTSBURGH, PA 15232

FEDERAL HOME LOAN MORTGAGE CORP - TRUSTEE - ET AL  
C/O SELECT PORTFOLIO SERVICING INC\*  
PO BOX 65450  
SALT LAKE CITY, UT 84165

BUCKLEY MADOLE PC  
14841 DALLAS PARKWAY STE 435  
DALLAS, TX 75254

KML LAW GROUP PC\*  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

2/10/21

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee